

Ryan from Hampden

November 11, 2016

I write on behalf of myself and other Maine small business owners who find themselves in a similar situation. My wife and I own Wild Cow Creamery, a handcrafted, all natural ice cream business that we started in 2013 after my wife's job as a high school biology teacher was cut. We make all of our ice cream offerings ourselves, from scratch, using local Maine ingredients where possible. We are very humble, very caring, and extremely hard working.

After three summers of serving ice cream from a small converted trailer on the Bangor Waterfront, we were finally able to realize our dream of opening a brick and mortar location in downtown Belfast this past summer. As part of this big step we also hired our first team of employees. While living on a modest single income and starting a business from scratch, we have amassed a large amount of debt. But through tremendous hard work and dedication, our business is slowly growing, and our dream is that soon we will be able to successfully grow our number of employees and support our family expenses solely from our business.

I imagine that our business is iconic of the small town, family operated, local business that any politician, whether republican, democrat, or independent, strives to nurture and protect. That is why I write to all of you in a unified letter in hopes that you may share a unified voice while representing families in our state in regard to healthcare.

Affordable healthcare is a major roadblock to those calculating whether they can take the leap to become self-employed. As we prepare for next year's ice cream season, I am about to leave my benefit-providing job in order to commit to making the volume of ice cream we need. This is a scary and questionable decision given our financial situation and the fact that we are raising our two small children of four and seven years old. The first comment I hear from everyone who finds out I am leaving my job is, "Are you sure? What are you going to do about health insurance??"

Until this week, I felt great confidence referencing the Affordable Care Act (ACA), knowing that although I would not be able to afford a low deductible, there were some lower premiums I could afford (only because of the government subsidies) that would cover my family in the event of something devastating, such as cancer or an accident requiring extensive surgeries and care. The high deductible coverage is at least good enough to bridge the gap between leaving a job and growing a personal business to the point where it can provide its own decent coverage. Based on the rhetoric accompanying the political change we are going through, the ACA is obviously fragile and may not even exist soon.

The fear of getting sick with no way to pay for treatment should not be what dictates whether someone stays in a job rather than pursue a dream. And yet that is what I hear from numerous individuals who have the same dream of building their own business but are scared to leave the security of an insurance-providing job.

Anybody who has raised kids or started their own business from scratch can relate to the immense amount of time, energy, and hard work required for either one of these activities, let

alone the amount needed to do both at once. My wife and I make many hard decisions every day regarding our family and our business. It would be very sad if one of those decisions had to be whether we could afford health care coverage for our children. If the ACA subsidies disappear overnight, our decision will have to be that we cannot afford health care at this time. It makes my stomach fall through the floor to think of taking the gamble that my wife or our children could get cancer during a period of no coverage and we will be unable to treat ourselves.

Much of the anger and criticism on the ACA that I hear is coming from people who have been told what to think and are not actually relying on ACA insurance, do not have children, and are not entrepreneurs. The small business owners I have spoken to who rely on the ACA are extremely grateful for the quality healthcare it provides at an affordable price. This is directly from the mouths of people who are actually paying premiums for the ACA coverage. It is allowing small business owners across the country to pursue their dreams, who otherwise would have been too scared to fully commit to running their business.

I don't believe a small business can succeed if you are not fully committed. I also don't believe that the fear of something bad happening, such as an illness that may never occur, should prevent someone from living life and pursuing the American dream. For these reasons, I will still be leaving my insurance-providing job in order to give our business the best chance of succeeding, despite the uncertain future of the ACA.

I don't fear the repeal of the ACA as much as I fear there will be nothing to replace it. And if there is something to replace it, I fear that it will not actually be affordable because politicians are out of touch with what it's like to survive with only a couple hundred dollars in your bank account. An option we can't afford is the same as no option at all. I know the different political parties have different opinions on healthcare, but if you are being true to the people who elected you, I don't see how anything I have written is partisan. This should be a common goal and something that is doable. The ACA proves that something can be better than nothing. Let's not go backwards.

Please don't let me down. Please don't let my family down. Please don't let down the millions of families who really are on the bottom of this country and are the very ones that all of you from every party claim to support. I don't care about the details of how it gets done, whether the ACA is thrown out, or just revised, or what compromises have to be made by either party, but please make sure there is a health care option available and that it is at an affordable price for those of us with the guts to take a stab at our own small business. The key is "Affordable Care." It matters.

Sincerely,

Ryan

Wild Cow Creamery